

HOW \$100
CAN BECOME
\$100,000



You're young.

Use time to your advantage.

Even a little can mean a lot. 

The TSP is designed to help you use time to your advantage. Let's say your basic pay is \$2,000 per month, and you're saving 5% in your TSP account. That's about \$100 each month. If you left the military after 10 years, you could have more than \$16,000.* That \$16,000 can grow to almost \$100,000* in 30 years—even if you never add more money. And consider this: If you contributed 10% the same way, you could have almost \$200,000.* Can't afford \$100?

Every dollar makes a difference.

To change how much you're saving, sign into **myPay** and choose the "Traditional TSP and Roth TSP" option.

Our Roth option could work for you.

"Roth" means you pay taxes on the money you save before it goes into your TSP account. So you pay no income taxes when you take it out, and your earnings can also be tax-free if certain conditions are met.** Plus, if you contribute combat zone pay to our Roth option, you'll never pay taxes on those contributions, and you'll have the opportunity for tax-free growth.

* All figures assume a 6% annual rate of return compounded monthly.

** Roth earnings are paid tax-free if **1)** you have reached age 59½ or have a permanent disability and **2)** five years have passed since the year of your first Roth contribution.

You can take it with you. You can keep your TSP account no matter when you leave military service or where you go. If you take a Federal job after the military, you can keep contributing to the TSP. Even if you don't take a Federal job, you can manage your investments at low cost while your savings grow.

Ready to save more? Here's how:

- 1) Sign into **myPay**. You'll see a special TSP section called "Traditional TSP and Roth TSP." Click there.
- 2) Decide whether you want to make Roth or traditional contributions.
- 3) Choose how much of your pay you'd like to save (10%, for example).
- 4) Click "Save" at the bottom of the screen.

Remember, use **myPay** to increase your TSP contributions—not the TSP website.





Learn more at tsp.gov

TWITTER

[@tsp4gov](https://twitter.com/tsp4gov)

YOUTUBE

youtube.com/tsp4gov

THRIFTLINE

1-TSP-YOU-FRST

1-877-968-3778

Outside the U.S. and Canada

404-233-4400

TDD (for hearing-impaired participants)

1-TSP-THRIFT5

1-877-847-4385